

United States Bankruptcy Court
Eastern District of California

In re:
Richard A Barnes
Karen Denise Barnes
Debtors

Case No. 19-12813-A
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0972-1

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 34

Date Rcvd: Jul 02, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 04, 2019.

db	Richard A Barnes, 3205 Crescent Ridge St, Bakersfield, CA 93313-5605
jdb	Karen Denise Barnes, 3205 Crescent Ridge St, Bakersfield, CA 93313-5605
aty	Phillip W. Gillet, Jr., 1705 27th St, Bakersfield, CA 93301-2807
22807947	Advanced Call Center Technologies LLC, PO Box 9091, Gray TN 37615-9091
22807948	Adventist Health Bakersfield, PO Box 51385, Los Angeles CA 90051-5685
22807949	Allied Interstate LLC, PO Box 19326, Minneapolis MN 55419-0326
22807950	Big O Tires, Attn Bankruptcy Dept, PO Box 6497, Sioux Falls SD 57117-6497
22807956	CMRE Financial Services Inc, 3075 E Imperial Hwy Ste 200, Brea CA 92821-6753
22807954	Citi Cards Big O Tires, PO Box 6403, Sioux Falls SD 57117-6403
22807955	Cmre Financial Services, Attn Bankruptcy, 3075 E Imperial Hwy Ste 200, Brea CA 92821-6753
22807964	Pay Pal Credit, PO Box 71202, Charlotte NC 28272-1202
22807966	Pennymac Loan Services, Correspondence Unit Bankruptcy, PO Box 514387, Los Angeles CA 90051-4387

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

	+EDI: BJMVETTER.COM Jul 03 2019 07:53:00	Jeffrey M. Vetter, PO Box 2424, Bakersfield, CA 93303-2424
smg	EDI: EDD.COM Jul 03 2019 07:53:00	Employment Development Department, Bankruptcy Group, MIC 92E, PO Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM Jul 03 2019 07:53:00	Franchise Tax Board, PO Box 2952, Sacramento, CA 95812-2952
22807951	EDI: CAPITALONE.COM Jul 03 2019 07:53:00	Capital One, Attn Bankruptcy, PO Box 30285, Salt Lake City UT 84130-0285
22807952	EDI: CAPITALONE.COM Jul 03 2019 07:53:00	Capital One NA, Attn Bankruptcy, PO Box 30285, Salt Lake City UT 84130-0285
22807953	EDI: CHASE.COM Jul 03 2019 07:53:00	Chase Card Services, Attn Bankruptcy, PO Box 15298, Wilmington DE 19850-5298
22807957	EDI: WFNNB.COM Jul 03 2019 07:53:00	Comenity Bank Kay Jewelers, Attn Bankruptcy Dept, PO Box 182125, Columbus OH 43218-2125
22807958	EDI: WFNNB.COM Jul 03 2019 07:53:00	Comenity trwrds, PO Box 659584, San Antonio TX 78265-9584
22807959	EDI: WFNNB.COM Jul 03 2019 07:53:00	Comenitybank trwrds, Attn Bankruptcy Dept, PO Box 182125, Columbus OH 43218-2125
22807960	EDI: WFNNB.COM Jul 03 2019 07:53:00	Comenitycapital smleg, Attn Bankruptcy Dept, PO Box 182125, Columbus OH 43218-2125
22807962	EDI: IRS.COM Jul 03 2019 07:53:00	Internal Revenue Services, PO Box 145585, Cincinnati OH 45250-5585
22807963	E-mail/Text: bankruptcygroup@ksfcu.org Jul 03 2019 04:12:33 Kern Schools Federal Credit Union, Attn Bankruptcy, PO Box 9506, Bakersfield CA 93389-9506	
22807965	EDI: RMSC.COM Jul 03 2019 07:53:00	PayPal, PO Box 960080, Orlando FL 32896-0080
22807969	EDI: RMSC.COM Jul 03 2019 07:53:00	Synchrony Bank, PO Box 965004, Orlando FL 32896-5004
22807967	EDI: RMSC.COM Jul 03 2019 07:53:00	Synchrony Bank, PO Box 965009, Orlando FL 32896-5009
22807971	EDI: RMSC.COM Jul 03 2019 07:53:00	Synchrony Bank Chevron, Attn Bankruptcy Dept, PO Box 965060, Orlando FL 32896-5060
22807972	EDI: RMSC.COM Jul 03 2019 07:53:00	Synchrony Bank Gap, Attn Bankruptcy Dept, PO Box 965060, Orlando FL 32896-5060
22807970	EDI: RMSC.COM Jul 03 2019 07:53:00	Synchrony Bank Jc Penneys, Attn Bankruptcy, PO Box 965060, Orlando FL 32801-5060
22807973	EDI: RMSC.COM Jul 03 2019 07:53:00	Synchrony Bank Lowes, Attn Bankruptcy, PO Box 965060, Orlando FL 32896-5060
22807974	EDI: RMSC.COM Jul 03 2019 07:53:00	Synchrony Bank Sams, Attn Bankruptcy, PO Box 965060, Orlando FL 32896-5060
22807968	EDI: RMSC.COM Jul 03 2019 07:53:00	Synchrony bank, PO Box 530942, Atlanta GA 30353-0942
22807975	EDI: TFSR.COM Jul 03 2019 07:53:00	Toyota Financial Services, Attn Bankruptcy Dept, PO Box 8026, Cedar Rapids IA 52408-8026

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

22807961* Internal Revenue Services, PO Box 7346, Philadelphia PA 19101-7346

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0972-1

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 04, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 2, 2019 at the address(es) listed below:
NONE.

TOTAL: 0

Information to identify the case:		
Debtor 1	Richard A Barnes	Social Security number or ITIN xxx-xx-0287
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	Karen Denise Barnes	Social Security number or ITIN xxx-xx-3939
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court Eastern District of California		Date case filed for chapter 7: 6/29/19
Case number: 19-12813 - A - 7		

12/15

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Richard A Barnes	Karen Denise Barnes
2. All other names used in the last 8 years	aka Richard Allen Barnes	aka Karen D Barnes
3. Address	3205 Crescent Ridge St Bakersfield, CA 93313-5605	3205 Crescent Ridge St Bakersfield, CA 93313-5605
4. Debtor's attorney Name and address	Phillip W. Gillet Jr. 1705 27th St Bakersfield, CA 93301-2807	Contact phone: (661) 323-3200
5. Bankruptcy trustee Name and address	Jeffrey M. Vetter PO Box 2424 Bakersfield, CA 93303	Contact phone: (661) 809-6806

For more information, see page 2 >

Debtor: **Richard A Barnes and Karen Denise Barnes**Case number: **19-12813 – A – 7**

6. Bankruptcy clerk's office You may inspect all records filed in this case at this office or online at www.pacer.gov .	Robert E. Coyle United States Courthouse 2500 Tulare Street, Suite 2501 Fresno, CA 93721-1318	Hours: M–F 9:00 AM – 4:00 PM www.caeb.uscourts.gov Phone: (559) 499-5800 Date: 7/2/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	August 9, 2019 at 02:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 1300 18th St #E, Bakersfield, CA Debtors are required to bring government issued photo identification and proof of social security number to the meeting of creditors.
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 10/8/19 You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	
13. Options to Receive Notices Served by the Clerk by Email Instead of by U.S. Mail	Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov or debtors can register for DeBN by filing form EDC 3-321 Debtor's Electronic Noticing Request (DeBN) with the Clerk of Court. Both options are FREE and allow the Clerk to quickly send you court-issued notices and orders by email.	